

Employee Choice: Selecting the Right Coverage for Your Small Business

As a small employer, you know the importance of offering high-quality, affordable health and dental coverage that meets the needs of your business and your employees. The Small Business Health Options Program (SHOP) Marketplace gives employers [flexibility and choice when deciding how to offer coverage](#). Beginning in 2017, you'll have the option to offer your employees:

1. **A single plan** from an insurance company in your area.
2. **A choice of plans within a plan category, like Bronze, Silver, Gold, or Platinum.** These plan categories are based on how your employees and the plan can expect to share the costs of care. They don't represent the quality or amount of care that a plan provides. You'll select a plan category, and your employees can choose one plan from any insurance company within the category you select.
3. **A choice of plans from one insurance company, in some states.** You'll select a single insurance company, and employees can select any available plan from that insurance company.
4. **Both health and dental coverage, only health coverage, or only dental coverage.** With the SHOP Marketplace, you continue to have the ability to choose what combination of insurance to offer your employees. If you offer both health and dental coverage, your employees get to decide which coverage they want to enroll in. If you offer coverage to employee's dependents, the dependents must enroll in the same plans that the employee enrolls in.

While all SHOP Marketplace plans cover the same essential health benefits and preventive care services, each option has its own advantages to consider when deciding how to offer coverage. Offering a single plan provides all employees with the same coverage. Offering a choice of plans within a specific plan category gives employees a choice of plans with similar premiums

from different insurance companies. Offering a choice of plans from one insurance company lets employees choose a plan that may align more closely to their specific health care needs and spending preferences.

No matter how many plans you decide to offer, you'll decide how much to contribute to employee and dependent premiums, if applicable. And, you'll get and pay just one monthly bill from the SHOP Marketplace. Learn more about [other things to consider when choosing coverage](#) and get started at [HealthCare.gov/Small-Businesses](https://www.healthcare.gov/small-businesses).

